

## REMARKS

Reconsideration of the Application, by the Examiner, is respectfully requested.

The Examiner has rejected claims 31-45 under 35 USC 103(a) as allegedly being unpatentable over Silver et al and IBS in view of each other. The Examiner has objected to claims 46-165 as being dependent upon a rejected base claim, but has indicated that these claims would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Applicant appreciates the indication of allowable subject matter by the Examiner and submits this Amendment in order to place the application in condition for allowance.

Accordingly, in response thereto, Applicant has amended independent claims 31, 32, 44 and 45 to include the limitations of allowable claim 102 therein and applicant has cancelled claims 102-165 without prejudice. Applicant respectfully submits that the amended independent claims and the dependent claims 33-43 and 46-101 are allowable. Applicant reserves the right to file a continuation application directed to the rejected claims 31-45. Applicant has also added new claims 166-228 to combine the original set of claims 31-45 with combinations of allowable dependent claims 46, 54 and 70. The following chart sets forth the correspondence of the new claims to the examined claims 31-165.

### New Claims

166-171:	correspond to 31-36 with language of claim 46 added to 31 and 32
172-177:	correspond to 31-36 with language of claim 54 added to 31 and 32
178-183:	correspond to 31-36 with language of claim 70 added to 31 and 32
184-189:	correspond to 31-36 with language of claim 62 (46 and 54) added to 31 and 32
190-195:	correspond to 31-36 with language of claim 78 (46 and 70) added to 31 and 32
196-201:	correspond to 31-36 with language of claim 86 (54 and 70) added to 31 and 32
202-207:	correspond to 31-36 with language of claim 94 (46, 54 and 70) added to 31 and 32
208:	corresponds to 37, dependent from 166-207
209:	corresponds to 38, dependent from 208
210:	corresponds to 39, dependent from 209
211:	corresponds to 40, dependent from 208
212:	corresponds to 41, dependent from 208
213:	corresponds to 42, dependent from 208

214: corresponds to 43, dependent from 208  
215-216: correspond to 44-45 with language of claim 46 added  
217-218: correspond to 44-45 with language of claim 54 added  
219-220: correspond to 44-45 with language of claim 70 added  
221-222: correspond to 44-45 with language of claim 62 (46 and 54) added  
223-224: correspond to 44-45 with language of claim 78 (46 and 70) added  
225-226: correspond to 44-45 with language of claim 86 (54 and 70) added  
227-228: correspond to 44-45 with language of claim 94 (46, 54 and 70) added

As a result of the amendments to the claims, all of the claims include the language of the base claims and at least one of allowable claims 46, 54, 70 and 102. Accordingly, all of the claims are in condition for allowance.

Applicant would like to note that the claims as presented include the changes made in the Supplemental Amendment dated March 24, 2003 as well as changes to claims 44 and 45 (and all of the new claims corresponding thereto) wherein applicant has amended the language "financial services company" to make it consistent with the language "company offering financial services" recited in claims 37-41 (and in all of the new claims corresponding thereto) as well as in the specification at page 4, line 12, and the addition of "third party" prior to the word "company" in order to provide proper antecedence for the "third party" language in the dependent claims. Attached hereto is a marked-up version of the changes made to claims 31, 32, 44 and 45 by the current amendment. The attached page is captioned "Version with Markings to Show Changes Made." It is not believed that these changes have any affect on the allowability of the claims.

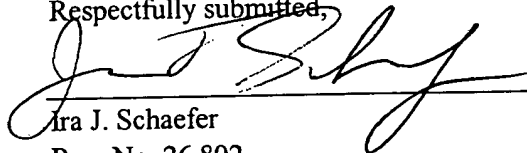
Applicant would also like to note that the Office Action did not refer to the IDS filed on May 21, 2003. Applicant does not believe that the references cited in that IDS have any patentable affect on the allowed claims, however, applicant would like a notation in the file wrapper that the references were considered.

Applicant respectfully requests entry of the amendment and that the application be passed to issue.

Date:

6/12/03

Respectfully submitted,

  
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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

Claims 31, 32, 44 and 45 have been amended as follows:

31. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

d) charging the first amount to the purchasing customer in accordance with the billing agreement;  
and

e) remitting the second amount to the selling vendor in accordance with the remitting agreement,  
wherein after establishing the billing agreement the third party does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

32. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the

purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to a product or service;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement;  
and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement,  
wherein after establishing the billing agreement the third party does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

44. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services [company] of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services [company] to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services [company] to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

d) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services [company]; and

e) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

45. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services [company] of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services [company] to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services [company] to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link over the Internet through equipment of the company offering financial services [company] between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to a product or service;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services [company]; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

Please cancel claims 102-165 without prejudice.